

Information to identify the case:

Debtor 1	Kirk S. Decker	Social Security number or ITIN	xxx-xx-1538
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Jessica L. Decker	Social Security number or ITIN	xxx-xx-7790
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **10-11894-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1141(d)(5) is granted to:

Kirk S. Decker

Jessica L. Decker

11/8/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in an Individual Chapter 11 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 11 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

For more information, see page 2 >

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of an individual chapter 11 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Kirk S. Decker
Jessica L. Decker
DebtorsCase No. 10-11894-TPA
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
Form ID: pdf900Page 1 of 2
Total Noticed: 23

Date Rcvd: Nov 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2017.

db/jdb +Kirk S. Decker, Jessica L. Decker, 611 W. Walnut Street, Titusville, PA 16354-1543
 intp +Anderson Physical Therapy Etc., PC, 1422 Liberty Street, Franklin, PA 16323-1624
 intp +Lorjes, LLC, 1422 Liberty Street, Franklin, PA 16323-1624
 cr +PNC Bank, National Association, c/o Beverly Weiss Manne, Esq., Tucker Arensberg, P.C.,
 1500 One PPG Place, Pittsburgh, PA 15222-5413
 12862310 AT&T Universal Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
 12862311 +Bank of America, P.O. Box 1522, Wilmington, DE 19886-0001
 12862312 Citizens Bank, 525 William Penn Place, Room 2720, Pittsburgh, PA 15219-1727
 12862313 #+Colleen Anderson, 27396 Dominica Lane, Ramrod Key, FL 33042-5453
 12998469 Colleen Anderson, c/o James R. Walczak, Esq., MacDonald, Illig, Jones & Britton LLP,
 100 State Street, Suite 700, Erie, PA 16507-1459
 12862314 +David and Lori Hauptman, 4 Meadow Lane, Titusville, PA 16354-1037
 12862315 +GMAC, 11579, Hydetown Road, Titusville, PA 16354-1337
 12985114 MacDonald, Illig, Jones & Britton, LP, James R. Walczak, Esquire,
 100 State Street, Suite 700, Erie, PA 16507-1459
 12862317 +PA Department of Revenue, Robert C. Edmundson, Esquire, Manor Complex, 4th Floor,
 564 Forbes Avenue, Pittsburgh, PA 15219-2908
 12862318 PNC Bank, P.O. Box 747014, Pittsburgh, PA 15274-7014
 12996545 +PNC Bank, National Association, Attn: Dustin Illyes, 101 W. Washington Street, 5th Floor,
 Indianapolis, IN 46255-5000
 12985115 PNC/SBA, 249 Fifth Avenue, One PNC Plaza, 21st Floor, Pittsburgh, PA 15222
 12894861 +RBS Citizens, N.A., Charles Koutsogiane,, RJW 500, 443 Jefferson Blvd.,
 Warwick RI 02886-1321
 12985116 +Tucker Arensberg, P.C., Beverly Weiss Mann, Esquire, 1500 One PPG Place,
 Pittsburgh, PA 15222-5416

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: cio.bncmail@irs.gov Nov 15 2017 02:01:34 Internal Revenue Service,
 Office of Chief Counsel, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
 12888710 +E-mail/Text: ally@ebn.phinsolutions.com Nov 15 2017 02:01:28
 Ally Financial Inc f/k/a GMAC Inc, PO Box 130424, Roseville, MN 55113-0004
 12873815 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 15 2017 02:01:43
 Pennsylvania Department of Revenue, Commonwealth of Pennsylvania, PO BOX 280946,
 Bankruptcy Division, Harrisburg, PA 17128-0496
 13143478 +E-mail/PDF: pa_dc_claims@navient.com Nov 15 2017 02:04:43 Sallie Mae, c/o Sallie Mae Inc.,
 220 Lasley Ave., Wilkes-Barre, PA 18706-1496
 12862319 +E-mail/PDF: pa_dc_claims@navient.com Nov 15 2017 02:05:01 Sallie Mae, Inc., P.O. Box 9532,
 Wilkes Barre, PA 18773-9532

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A., as Servicer
 cr Thomas B. Anderson
 cr* +Colleen Anderson, 27396 Dominica Lane, Ramrod Key, FL 33042-5453
 cr* Internal Revenue Service, Office of Chief Counsel, Room 806,
 Wm. S. Moorhead Federal Bldg., Pittsburgh, PA 15222
 cr* +Internal Revenue Service, Room 806, 1000 Liberty Avenue, Pittsburgh, PA 15222-4027
 12888711* +Ally Financial Inc f/k/a GMAC Inc, PO Box 130424, Roseville, MN 55113-0004
 12985113* +Colleen Anderson, 27396 Dominica Lane, Ramrod Key, FL 33042-5453
 12862316* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, P.O. Box 21126,
 Philadelphia, PA 19114-0326)

TOTALS: 2, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0315-1

User: culy
Form ID: pdf900

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of America, N.A., as Servicer
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Beverly Weiss Manne on behalf of Creditor PNC Bank, National Association bmanne@tuckerlaw.com,
bewmanne@aol.com
Beverly Weiss Manne on behalf of Defendant PNC Bank, N.A. bmanne@tuckerlaw.com,
bewmanne@aol.com
David Z. Valencik on behalf of Debtor Kirk S. Decker dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com
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cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com
Donald R. Calaiaro on behalf of Joint Debtor Jessica L. Decker dcalaiaro@c-vlaw.com,
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vlaw.com
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vlaw.com
Donald R. Calaiaro on behalf of Plaintiff Jessica L. Decker dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com
Donald R. Calaiaro on behalf of Plaintiff Kirk S. Decker dcalaiaro@c-vlaw.com,
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vlaw.com
Donald R. Calaiaro on behalf of Debtor Kirk S. Decker dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com
Edward J. Laubach, Jr. on behalf of Creditor Internal Revenue Service
edward.j.laubach@irs.counsel.treas.gov, pitirs.bk.email@irs.counsel.treas.gov
Gary V. Skiba on behalf of Interested Party Lorjes, LLC gskiba@yochim.com,
donna@yochim.com; rose227@hotmail.com
Gary V. Skiba on behalf of Debtor Lorjes, LLC gskiba@yochim.com,
donna@yochim.com; rose227@hotmail.com
Heather A. Sprague on Behalf of the United States Trustee by on behalf of U.S. Trustee
Office of the United States Trustee Heather.Sprague@usdoj.gov
James Richard Walczak on behalf of Creditor Thomas B. Anderson jwalczak@mijb.com,
sburick@mijb.com
James Richard Walczak on behalf of Creditor Colleen Anderson jwalczak@mijb.com,
sburick@mijb.com
Jordan S. Blask on behalf of Creditor PNC Bank, National Association jblask@tuckerlaw.com,
agilbert@tuckerlaw.com
Lisa DiCerbo on behalf of Creditor Internal Revenue Service
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lisadicerbo@zoominternet.net; pitirs.bk.email@irs.counsel.treas.gov
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sburick@mijb.com; dhefner@mijb.com
Matthew W. Fuchs on behalf of Creditor Thomas B. Anderson mfuchs@mijb.com,
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Megan E. Farrell on behalf of Defendant Small Business Administration Megan.Farrell@usdoj.gov,
Patricia.Fitzgerald@usdoj.gov; Deborah.Verrilla@usdoj.gov
Michael Kaminski on behalf of Interested Party Anderson Physical Therapy Etc., PC
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Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
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TOTAL: 24